

Printed on: 01/02/2020  
ISABEL C. BALBOA [ICB-99001-00]

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**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

For the period of 01/01/2019 to 12/31/2019

**Case Number: 16-24398 (JNP)**

Philip J. Finamore and Sheila A. Finamore  
20 Boothby Drive  
Mount Laurel, NJ 08054

Monthly Payment: \$1,910.00  
Payments / Month: 1  
Current Trustee Comp.: 7.80%

**The following are receipts posted in this case within the above dates:**

Date	Amount	Date	Amount	Date	Amount	Date	Amount
01/08/2019	\$1,910.00	02/07/2019	\$1,910.00	03/11/2019	\$1,910.00	04/09/2019	\$1,910.00
05/09/2019	\$1,910.00	06/05/2019	\$1,910.00	07/09/2019	\$1,910.00	08/07/2019	\$1,910.00
09/12/2019	\$1,910.00	10/01/2019	\$3,820.00	11/12/2019	\$1,910.00	12/10/2019	\$1,910.00

**The following are the creditors who are set up to be paid through this plan:**

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
0	PHILIP J. FINAMORE	5	\$0.00	\$0.00	\$0.00	\$0.00
0	ROBERT N. BRAVERMAN, ESQUIRE	13	\$1,750.00	\$1,750.00	\$0.00	\$0.00
0	ROBERT N. BRAVERMAN, ESQUIRE	13	\$400.00	\$400.00	\$0.00	\$0.00
1	BANK OF AMERICA, NA	33	\$0.00	\$0.00	\$0.00	\$0.00
2	BANK OF AMERICA, N.A.	33	\$18,889.01	\$4,753.81	\$14,135.20	\$1,564.95
3	CAPITAL ONE BANK USA, N.A.	33	\$10,336.23	\$2,601.32	\$7,734.91	\$856.36
4	JPMORGAN CHASE BANK, N.A.	33	\$0.00	\$0.00	\$0.00	\$0.00
5	LVNV FUNDING, LLC	33	\$21,737.56	\$5,470.71	\$16,266.85	\$1,800.96
6	MIDLAND FUNDING, LLC	33	\$3,535.85	\$889.87	\$2,645.98	\$292.94
7	QUANTUM3 GROUP, LLC	33	\$497.13	\$125.11	\$372.02	\$41.19
8	QUANTUM3 GROUP, LLC	33	\$285.84	\$71.93	\$213.91	\$23.69
9	CREDIT FIRST, N.A.	33	\$1,666.17	\$419.32	\$1,246.85	\$138.04
10	NAVIENT SOLUTIONS, LLC	33	\$150,318.51	\$37,830.73	\$112,487.78	\$12,453.94
11	DISCOVER BANK	33	\$9,473.88	\$2,384.30	\$7,089.58	\$784.91
12	HYUNDAI CAPITAL AMERICA	24	\$0.00	\$0.00	\$0.00	\$0.00
13	CAPITAL ONE, N.A.	33	\$3,169.39	\$797.64	\$2,371.75	\$262.59
14	LAW OFFICE OF ROBERT BRAVERMAN, LLC	28	\$0.00	\$0.00	\$0.00	\$0.00
15	PNC BANK, N.A.	33	\$13,613.01	\$3,426.00	\$10,187.01	\$1,127.83
16	PNC BANK, N.A.	24	\$80,573.63	\$0.00	\$0.00	\$0.00
17	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$2,582.39	\$649.91	\$1,932.48	\$213.95
18	MIDLAND FUNDING, LLC	33	\$238.82	\$60.10	\$178.72	\$19.78
19	SYNCHRONY BANK	33	\$0.00	\$0.00	\$0.00	\$0.00
20	SYNCHRONY BANK	0	\$0.00	\$0.00	\$0.00	\$0.00
21	SYNCHRONY BANK	0	\$0.00	\$0.00	\$0.00	\$0.00
22	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$2,679.02	\$674.23	\$2,004.79	\$221.96
23	TD BANK USA, N.A.	33	\$3,667.32	\$922.96	\$2,744.36	\$303.84
24	TD BANK USA, N.A.	33	\$996.54	\$250.80	\$745.74	\$82.56
25	TD BANK, N.A.	33	\$7,499.36	\$1,887.37	\$5,611.99	\$621.32

**THIS REPORT IS NOT TO BE CONSTRUED AS A PLAN PAYOFF FIGURE. PLEASE CONTACT THE TRUSTEE'S OFFICE, IN WRITING, TO RECEIVE AN ACCURATE PLAN PAYOFF FIGURE.**

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
26	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$3,501.16	\$881.14	\$2,620.02	\$290.07
27	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$5,085.43	\$1,279.86	\$3,805.57	\$421.33
28	ROBERT BRAVERMAN	0	\$0.00	\$0.00	\$0.00	\$0.00
29	SHEILA A. FINAMORE	0	\$0.00	\$0.00	\$0.00	\$0.00
30	CAPITAL ONE, N.A.	33	\$1,043.28	\$262.57	\$780.71	\$86.43
31	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$7,385.61	\$1,858.74	\$5,526.87	\$611.90
32	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$2,617.34	\$658.71	\$1,958.63	\$216.85
33	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$4,580.91	\$1,152.88	\$3,428.03	\$379.53
34	PNC BANK, N.A.	13	\$531.00	\$531.00	\$0.00	\$0.00
35	ECMC	33	\$0.00	\$0.00	\$0.00	\$0.00

#### Case Steps

Start Date	No. Months	Payment
08/01/2016	15.00	\$1,900.00
11/01/2017	45.00	\$1,910.00
08/01/2021	Projected end of plan	

Total payments received this period: \$24,830.00

Total paid to creditors this period: \$22,816.92

Undistributed Funds on Hand: \$0.00

Arrearages: \$1,910.00

Attorney: ROBERT N. BRAVERMAN, ESQUIRE